

UNITED STATES BANKRUPTCY COURT
 Certificate of Notice Page 1 of 6
 DISTRICT OF NEW JERSEY

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| In Re: WILLIAM E. CZYZEWSKI, JR. and ASHLEY E. CZYZEWSKI | Case No.: <u>24-13760 (ABA)</u> Chapter: <u>13</u> Judge: <u>Andrew B. Altenburg</u> |
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NOTICE OF PROPOSED COMPROMISE or SETTLEMENT OF CONTROVERSY

Debtors, William & Ashley Czezewski, in this case proposes a compromise, or to settle a claim and/or action as described below. If you object to the settlement or compromise, you must file a written objection with the Clerk of the United States Bankruptcy Court, and serve it on the person named below not later 7 days before the hearing date.

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| Address of the Clerk: U.S. Post Office and Courthouse 401 Market Street Camden, NJ 08101 |
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If an objection is filed, a hearing will be held before the Honorable Andrew B. Altenburg, Jr., U.S.B.J. on November 5, 2024 at 10:00 a.m. at the United States Bankruptcy Court, courtroom no. 4B, 400 Cooper Street, 4th Floor, Camden, NJ 08101 (hearing to be scheduled for at least 28 days from the date of the filing of the notice). If no objection is filed the clerk will enter a *Certification of No Objection* and the settlement may be completed as proposed.

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| Nature of action: Settlement of personal injury claim of Debtor, William E. Czyzewski, Jr. |
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| Pertinent terms of settlement: \$16,000 paid by 3M less attorney's fees and costs of \$8,247.24 leaving \$7,752.76. |
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The combined amount of \$7,752.76 is exempt pursuant to 11 U.S.C. 522(d)(2) and shall be paid directly to debtor.

Objections must be served on, and requests for additional information directed to:

Name: Rex J. Roldan, Esquire

Address: 900 Route 168, Suite I-4, Turnersville, NJ 08012

Telephone No.: (856) 232-1425

In re:
William E. Czyzewski, Jr.
Ashley E. Czyzewski
Debtors

Case No. 24-13760-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 5

Date Rcvd: Oct 07, 2024

Form ID: pdf905

Total Noticed: 79

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2024:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db/jdb | + William E. Czyzewski, Jr., Ashley E. Czyzewski, 56 Thackery Court, Sewell, NJ 08080-1414 |
| cr | + CarMax Business Services, LLC, 5555 Glenridge Connector, Suite 900, Atlanta, GA 30342-4762 |
| 520223256 | + Affirm, Inc., 622 Folsom Street, Floor 7, San Francisco, CA 94107-1305 |
| 520223264 | + College Avenue Student Loan, 4099 McEwen Road, Suite 7008, Farmers Branch, TX 75244-5030 |
| 520223273 | Freedom, PO Box 15123, Wilmington, DE 19850-5123 |
| 520223280 | + Mariner Finance, LLC, 5851 Rt. 42 Plaza, Suite 16, Turnersville, NJ 08012-1460 |
| 520223289 | + Republic Bank, 175 W. Jackson Boulevard, Suite 1000, Chicago, IL 60604-2863 |
| 520223294 | The Bank of Orrick, 113 E. South Front Street, Orrick, MO 64077 |
| 520415344 | + Wensley Homeowners Association, 46 Sussex Avenue, Sewell, NJ 08080-1233 |

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Oct 07 2024 20:41:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Oct 07 2024 20:41:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 520273452 | + Email/Text: JCAP_BNC_Notices@jcap.com | Oct 07 2024 20:41:00 | 1st Financial Bank USA, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999 |
| 520223255 | Email/Text: bankruptcynotice@1fbusa.com | Oct 07 2024 20:41:00 | 1st Financial Bank USA, PO Box 1100, North Sioux City, SD 57049-1100 |
| 520285756 | Email/PDF: resurgentbknofications@resurgent.com | Oct 07 2024 20:53:54 | Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 520223257 | Email/PDF: bncnotices@becket-lee.com | Oct 07 2024 20:43:43 | American Express, PO Box 981535, El Paso, TX 79998-1535 |
| 520263470 | Email/PDF: bncnotices@becket-lee.com | Oct 07 2024 20:43:44 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 520223258 | Email/Text: bnc-aquafinance@quantum3group.com | Oct 07 2024 20:41:00 | Aqua Finance Inc., PO Box 1143, Wausau, WI 54402-1143 |
| 520324575 | Email/Text: bankruptcy@pepcoholdings.com | Oct 07 2024 20:41:00 | Atlantic City Electric, Bankruptcy Division, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600 |
| 520223259 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Oct 07 2024 20:43:23 | Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441 |
| 520223261 | Email/Text: CAF_Bankruptcy_Department@carmax.com | Oct 07 2024 20:41:00 | CarMax Auto Finance, PO Box 440609, Kennesaw, GA 30160-9511 |

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User: admin

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Date Rcvd: Oct 07, 2024

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| 520227173 | Email/Text: CAF_Bankruptcy_Department@carmax.com | Oct 07 2024 20:41:00 | CarMax Auto Finance dba CarMax Business Services., 225 Chastain Meadows Court., Suite 210, Kennesaw, GA 30144 |
| 520223262 | + Email/Text: GenesisFS@ebn.phinsolutions.com | Oct 07 2024 20:41:00 | CB Indigo, PO Box 4499, Beaverton, OR 97076-4499 |
| 520309380 | Email/Text: BKelectronicnotices@cenlar.com | Oct 07 2024 20:40:00 | Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618 |
| 520223263 | ^ MEBN | Oct 07 2024 20:39:46 | CMG Financial, PO Box 77404, Ewing, NJ 08628-6404 |
| 520223260 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Oct 07 2024 20:43:32 | Capital One, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 520255588 | + Email/PDF: ebn_ais@aisinfo.com | Oct 07 2024 20:53:52 | Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 520301809 | Email/PDF: Citi.BNC.Correspondence@citi.com | Oct 07 2024 20:43:43 | Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 520223265 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Oct 07 2024 20:41:00 | Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125 |
| 520223266 | + Email/Text: GenesisFS@ebn.phinsolutions.com | Oct 07 2024 20:41:00 | Concora Credit, PO Box 4477, Beaverton, OR 97076-4401 |
| 520223267 | Email/PDF: creditonebknotifications@resurgent.com | Oct 07 2024 20:43:34 | Credit One Bank, NA, PO Box 98873, Las Vegas, NV 89193-8873 |
| 520223269 | Email/Text: mrdiscen@discover.com | Oct 07 2024 20:40:00 | Discover, PO Box 30943, Salt Lake City, UT 84130 |
| 520223279 | Email/PDF: Citi.BNC.Correspondence@citi.com | Oct 07 2024 20:43:42 | Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053 |
| 520223268 | + Email/Text: mrdiscen@discover.com | Oct 07 2024 20:40:00 | Discover, PO Box 30396, Salt Lake City, UT 84130-0396 |
| 520265221 | Email/Text: mrdiscen@discover.com | Oct 07 2024 20:40:00 | Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025 |
| 520231168 | Email/Text: mrdiscen@discover.com | Oct 07 2024 20:40:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 520223272 | Email/Text: BankruptcyNotices@firsttechfed.com | Oct 07 2024 20:40:00 | First Tech Federal Credit Union, PO Box 2100, Beaverton, OR 97075-2100 |
| 520223270 | + Email/Text: GenesisFS@ebn.phinsolutions.com | Oct 07 2024 20:41:00 | Feb Destiny, PO Box 4499, Beaverton, OR 97076-4499 |
| 520223271 | Email/PDF: ais.fpc.ebn@aisinfo.com | Oct 07 2024 20:43:23 | First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519 |
| 520223274 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Oct 07 2024 20:43:43 | Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328 |
| 520223275 | Email/Text: sbse.cio.bnc.mail@irs.gov | Oct 07 2024 20:41:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 520291067 | Email/Text: JCAP_BNC_Notices@jcap.com | Oct 07 2024 20:41:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617 |
| 520246839 | + Email/Text: JPMCBKnotices@nationalbankruptcy.com | Oct 07 2024 20:40:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 520223276 | Email/Text: bankruptcy@kashable.com | Oct 07 2024 20:40:00 | Kashable LLC, 489 Fifth Avenue, 18th Floor, New York, NY 10017 |
| 520223277 | + Email/Text: bankruptcy.us@klarna.com | Oct 07 2024 20:41:00 | Klarna Inc., 800 N. High Street, Suite 400, Columbus, OH 43215-1430 |
| 520223278 | Email/Text: PBNCNotifications@peritussservices.com | | |

District/off: 0312-1

User: admin

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Form ID: pdf905

Total Noticed: 79

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| 520302110 | Email/PDF: resurgentbknofications@resurgent.com | Oct 07 2024 20:40:00 | Kohl's, PO Box 3043, Milwaukee, WI 53201-3043 |
| 520307881 | + Email/Text: bankruptcy@marinerfinance.com | Oct 07 2024 20:53:53 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 520223282 | Email/Text: EBN@Mohela.com | Oct 07 2024 20:40:00 | MARINER FINANCE, 8211 Town Center Drive, Nottingham, MD 21236-5904 |
| 520412862 | Email/Text: EBN@Mohela.com | Oct 07 2024 20:40:00 | Mohela/Dept of Ed, 633 Spirit Drive, Chesterfield, MO 63005 |
| 520223281 | + Email/Text: GenesisFS@ebn.phinsolutions.com | Oct 07 2024 20:40:00 | U.S. Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005 |
| 520223283 | Email/Text: netcreditbnc@enova.com | Oct 07 2024 20:41:00 | Milestone, PO Box 4499, Beaverton, OR 97076-4499 |
| 520223284 | Email/PDF: cbp@omf.com | Oct 07 2024 20:41:25 | NetCredit, PO Box 206766, Dallas, TX 75320-6766 |
| 520232763 | + Email/PDF: cbp@omf.com | Oct 07 2024 20:43:21 | OneMain, 601 NW 2nd Street, Evansville, IN 47708-1013 |
| 520223285 | Email/Text: bkrgeneric@penfed.org | Oct 07 2024 20:43:30 | OneMain Financial Group, LLC, PO Box 3251, Evansville, IN 47731-3251 |
| 520223286 | Email/Text: bk-notification@sps-law.com | Oct 07 2024 20:40:00 | Pentagon Federal Credit Union, Box 1432, Alexandria, VA 22313-2302 |
| 520284024 | + Email/Text: JCAP_BNC_Notices@jcap.com | Oct 07 2024 20:40:00 | Portnoy Schneck, LLC, 3705 Quakerbridge Road, Suite 116, Hamilton, NJ 08619 |
| 520300629 | + Email/Text: bncmail@w-legal.com | Oct 07 2024 20:41:00 | Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999 |
| 520223288 | ^ MEBN | Oct 07 2024 20:41:00 | Prosper Funding LLC, C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101-2051 |
| 520223287 | ^ MEBN | Oct 07 2024 20:35:56 | Prosper Marketplace, Inc., 221 Main Street, Suite 300, San Francisco, CA 94105-1909 |
| 520255048 | Email/Text: bnc-quantum@quantum3group.com | Oct 07 2024 20:34:48 | Prosper Marketplace, Inc., PO Box 886081, Los Angeles, CA 90088-6081 |
| 520298530 | Email/Text: bnc-quantum@quantum3group.com | Oct 07 2024 20:41:00 | Quantum3 Group LLC as agent for, Aqua Finance Inc, PO Box 788, Kirkland, WA 98083-0788 |
| 520299531 | Email/Text: bnc-quantum@quantum3group.com | Oct 07 2024 20:41:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 520375900 | Email/PDF: resurgentbknofications@resurgent.com | Oct 07 2024 20:41:00 | Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788 |
| 520375901 | + Email/PDF: resurgentbknofications@resurgent.com | Oct 07 2024 20:54:00 | Resurgent Receivables LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 520301904 | Email/PDF: resurgentbknofications@resurgent.com | Oct 07 2024 20:53:52 | Resurgent Receivables LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 520223290 | + Email/Text: bk-notification@sps-law.com | Oct 07 2024 20:53:52 | Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 520324576 | Email/Text: bankruptcynotice@sjindustries.com | Oct 07 2024 20:40:00 | Schachter Portnoy, LLC, 3490 Route 1, Princeton, NJ 08540-5920 |
| 520223291 | ^ MEBN | Oct 07 2024 20:41:00 | South Jersey Gas Company, Customer Care Center, PO Box 577, Hammonton, NJ 08037-0577 |

District/off: 0312-1

User: admin

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Date Rcvd: Oct 07, 2024

Form ID: pdf905

Total Noticed: 79

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| | | Oct 07 2024 20:34:03 | Sunrun, Inc., 1800 W. Ashton Blvd, Lehi, UT 84043-5490 |
| 520308834 | + Email/PDF: ebn_ais@aisinfo.com | Oct 07 2024 20:54:01 | Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 520223292 | Email/PDF: ais.sync.ebn@aisinfo.com | Oct 07 2024 20:43:30 | Synchrony Bank, ATTN: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060 |
| 520302619 | Email/Text: bncmail@w-legal.com | Oct 07 2024 20:41:00 | TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101 |
| 520223293 | + Email/Text: bncmail@w-legal.com | Oct 07 2024 20:41:00 | TD Bank USA, NA, c/o Target Card Services, PO Box 9500, Minneapolis, MN 55440-9500 |
| 520223295 | Email/Text: bknotice@upgrade.com | Oct 07 2024 20:40:00 | Upgrade, Inc., 2 North Central Avenue, 10th Floor, Phoenix, AZ 85004 |
| 520223296 | Email/Text: EDBKNotices@ecmc.org | Oct 07 2024 20:40:00 | US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448 |
| 520300220 | Email/Text: bankruptcynotices@vivecard.com | Oct 07 2024 20:40:00 | Vive Financial, PO Box 708670, Sandy, UT 84070 |
| 520223297 | Email/Text: bankruptcynotices@vivecard.com | Oct 07 2024 20:40:00 | Vive Financial, PO Box 708970, Sandy, UT 84070-8970 |
| 520269236 | Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Oct 07 2024 20:43:22 | Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |
| 520264458 | Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Oct 07 2024 20:43:43 | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |
| 520223298 | Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Oct 07 2024 20:43:22 | Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306-0347 |

TOTAL: 70

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 520285757 | * | Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2024 at the address(es) listed below:

District/off: 0312-1
Date Rcvd: Oct 07, 2024

User: admin
Form ID: pdf905

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Total Noticed: 79

| Name | Email Address |
|------------------|---|
| Andrew B Finberg | on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us |
| Andrew B Finberg | ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us |
| Denise E. Carlon | on behalf of Creditor CMG Mortgage Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Laura M. Egerman | on behalf of Creditor Pentagon Federal Credit Union laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com |
| Rex J. Roldan | on behalf of Debtor William E. Czyzewski Jr. roldanlaw@comcast.net, roldanlaw1@gmail.com |
| Rex J. Roldan | on behalf of Joint Debtor Ashley E. Czyzewski roldanlaw@comcast.net roldanlaw1@gmail.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |
| William E. Craig | on behalf of Creditor CarMax Business Services LLC wcraig@egalawfirm.com, mortoncraigeef@gmail.com;alapinski@egalawfirm.com |

TOTAL: 8